

Travel insurance

# **Distribution Guide for Sunwing.ca All-Inclusive Policy**

Be protected if something unexpected happens while travelling.

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← Your travel agency is required to provide you with this information.

**Note about the  
Autorité des  
marchés financiers**

The Autorité des marchés financiers does not express an opinion on the quality of the product offered in this guide. The insurer alone is responsible for any discrepancies between the wording of the guide and the policy.

## RULES FOR REVIEWING THIS GUIDE CAREFULLY

### **“You” can refer to many people**

When referring to “you,” we mean the person who purchased the insurance and any other insured individual, unless the context states otherwise.

### **“Trip” has a specific meaning**

The word “trip” refers to the period beginning on the *departure date* and ending on the return date shown in your *Confirmation*.

### **Words in *italics* have a specific meaning**

Words and expressions in *italics* are defined at the end of the guide (see Section [0.13](#). Definitions). Read these definitions if you have any questions.

### **This guide is a summary**

Review the sample policy for complete details. You can get a copy from your travel agency or on the website where you buy your insurance.

## THINGS TO CHECK FOR PEACE OF MIND WHEN TRAVELLING

### **Before you buy this insurance**

- ✓ Do you, and all the individuals you want to insure, meet **all** the eligibility requirements? If not, you might not be covered. To make sure, read [Section 1. Who can purchase this insurance \(eligibility requirements\)](#).
- ✓ Do you, or any of the individuals you want to insure, have a *medical condition* that is not *stable*? If so, expenses relating to the *medical condition* may not be covered.

### **Before you travel**

- ✓ Do all insured people still meet all eligibility requirements? Otherwise, exclusions may apply.
- ✓ Has the health of any of the insured people changed since you purchased this insurance? If so, exclusions may apply.

## DON'T FORGET

### **Don't make false statements**

If you make a false statement or if you fail to declare certain information before or during the coverage period, we may cancel your coverage.

### **10 days to change your mind**

You have the right to cancel your insurance at no cost within 10 days of purchasing your insurance. To find out more, read Section [9. Your right to terminate insurance](#).

### **Don't leave without paying**

You're not covered until you pay your insurance premium.

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# 1. WHO CAN PURCHASE THIS INSURANCE (ELIGIBILITY REQUIREMENTS)

## Requirements for purchasing this insurance

You can purchase this insurance if you, and any individual you want to insure, meet all the following requirements:

- ✓ You reside in Canada
- ✓ You're covered under a government health insurance plan (such as RAMQ) for the entire duration of your trip.
- ✓ You purchased this travel insurance when booking your travel arrangements, for the entire duration of the trip

## Situations where you are ineligible to purchase this insurance



You should not purchase this insurance if any of the following situations apply to you or to any person you want to insure.

- ✗ You were advised by a *physician* not to travel
- ✗ You have been diagnosed with a terminal illness with less than 6 months to live
- ✗ You require kidney *dialysis*
- ✗ You have used oxygen at home in the past 12 months

## Your insurance will be cancelled if you don't meet the eligibility requirements

You must meet all these requirements, and each individual you want to insure must meet also meet them. Otherwise, the insurance will be cancelled.

Additionally, if you lose your coverage under a government health insurance plan, your maximum Emergency Medical benefit reduces to \$25,000 for all eligible expenses combined.

If you don't meet all eligibility requirements for this plan, there might be other travel insurance products with different eligibility requirements.

# 2. WHO IS INSURED

## You



You are insured if:

- You meet all the eligibility requirements.
- You have paid the insurance premium.
- Your *Confirmation* shows that you are an insured person.

### 3. THE DURATION OF YOUR INSURANCE DEPENDS ON YOUR TRAVEL DATES

- **Scheduled departure date**

You are covered from the moment you leave your *departure point*.

#### WHILE TRAVELLING

##### Trip Interruption

##### Unforeseen Trip-Related Expenses

Misconnection

Delayed return

Bankruptcy of your *travel supplier*

Common carrier delay - Special event

Cancellation of the commercial event for which you are travelling

##### Emergency Medical

only outside your province or territory of residence

##### Flight & Travel Accident

##### Stolen, Lost, Damaged or Delayed Baggage and Property

- **Scheduled return date**

Extending your trip? You need to extend your insurance to stay covered.

#### STAYING LONGER THAN PLANNED

##### Automatic extension in some cases

+ 10 days in the event of a medical emergency

+ 30 days in the event of *hospitalization*

+ 72 hours if your *common carrier* is delayed

+ 5 days in the event of a *medical emergency*

+ entire duration of *hospitalization* and up to 5 days after discharge from *hospital* if you or your *travel companion* are *hospitalized*

**Have your travel dates changed? Remember to adjust the duration of your insurance.**

Your insurance must cover the entire duration of your trip. If you leave earlier or come back later than planned, contact your travel agency to adjust the duration of your coverage.

Important: In some cases, you need to get authorization from the Assistance Centre to change your insurance. For example, if a *medical condition* first appeared after you purchased the insurance or if you already have a claim in progress.

**4. YOUR INSURANCE APPLIES WORLDWIDE**

Your insurance applies worldwide. However, exclusions may apply if the Government of Canada issues an advisory against travel to a certain region or country.

Important: Emergency Medical coverage applies outside your *province of residence* only.



## 5. SUMMARY OF COVERAGES

### EMERGENCY MEDICAL

In the event of a *medical emergency* during your trip, we pay any reasonable and customary expenses that you incur to receive urgent care.

#### Requirements to qualify for this coverage

- ✓ You have a *medical emergency*, such as a sudden and unforeseen *medical condition* that requires immediate attention.
- ✓ Your *medical emergency* occurs during your trip
- ✓ Your *medical emergency* occurs outside your province or territory of residence.
- ✓ Your expenses are reasonable and customary. This means that the expenses aren't higher than the standard fee charged by providers of similar standing in the same geographical area, when providing the same *treatment*.



#### ALWAYS CALL THE ASSISTANCE CENTRE BEFORE YOU RECEIVE TREATMENT

We will refer you to the nearest medical resources best suited to your situation.



#### IF YOU DON'T CALL THE ASSISTANCE CENTRE, YOU ARE RESPONSIBLE FOR CERTAIN CHARGES

If you incur expenses without calling the Assistance Centre:

- Certain expenses are not covered if they are incurred without the authorization of the Assistance Centre. These charges are indicated by an asterisk (\*) in the list of covered expenses.
- Other expenses, if covered, are payable up to 75% of the expense only. You are required to pay 25% of the incurred expenses.

If you can't call us at the time of the *medical emergency* because of your condition, call us as soon as possible or ask someone to call on your behalf.

#### Covered maximum: \$5 million

We pay you up to a maximum of \$5,000,000 for all your combined claims.

#### Covered expenses

Below is an overview of covered expenses and applicable limits. For a full list, see the sample policy.

If an expense is followed by an asterisk (\*), you need to call the Assistance Centre before you incur this expense. These charges are not covered without prior authorization from the Assistance Centre.

#### EXPENSES TO RECEIVE EMERGENCY MEDICAL CARE

Expenses incurred to receive emergency treatment	100%
Expenses for a surgical procedure *	100%
Expenses to establish a diagnosis (such as an MRI) *	100%

Expenses for ambulance transportation	100%
Repatriation expenses *	100%
Expenses to receive professional services	\$300 per profession
Expenses for <i>emergency dental treatment</i>	
<ul style="list-style-type: none"> <li>• Due to an accidental blow</li> </ul>	\$3,000
<ul style="list-style-type: none"> <li>• For relief of dental pain</li> </ul>	\$300
Extra hospital expenses (telephone calls, television rental, etc.)	\$50/day up to a maximum of \$500
Expenses to return to your destination after receiving <i>emergency treatment</i> in your province or territory of residence *	Economy class airfare
Extra expenses for meals, accommodation, phone calls, and taxis	\$350/day up to a maximum of \$500

#### **EXPENSES TO BABYSIT YOUR CHILDREN OR HAVE SOMEONE COME TO YOUR BEDSIDE IN THE EVENT OF HOSPITALIZATION**

Expenses for <i>childcare</i> in event of <i>hospitalization</i>	\$100/day up to a maximum of \$300
Travel expenses to bring someone to your bedside in event of <i>hospitalization</i> *	Round-trip economy class airfare + \$500

#### **COST OF REPLACING PRESCRIPTION DRUGS, HEARING AIDS, AND EYEGASSES**

Expenses to replace prescription drugs, hearing aids, or eyeglasses	\$50 to \$200
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#### **EXPENSES TO RETURN YOUR TRAVEL COMPANION, CHILDREN, PETS, BAGGAGE, AND VEHICLE**

Expenses to return your <i>travel companion</i> to his/her departure point	Economy class airfare
Extra expenses (meals, accommodation, phone calls, taxis)	\$350/day up to a maximum of \$3,500
Expenses to return insured <i>children</i> and <i>grandchildren</i> under your care *	Economy class airfare
Expenses to return your domestic dog and/or cat *	\$500
Expenses to return your baggage *	Reasonable extra costs
Expenses to return your <i>vehicle</i> to your <i>departure point</i> or the rental agency *	Reasonable extra costs

#### **FUNERAL ARRANGEMENT EXPENSES IN CASE OF DEATH WHILE TRAVELLING**

Travel expenses for someone to identify your body	Economy class airfare + \$300
Preparation of your body where you die	100%

Burial or cremation where you die	100%
Repatriation of your body or ashes	100%
Other expenses	See sample policy

## Exclusions for Emergency Medical

Below is an overview of the main exclusions that may apply. For a full list, see the sample policy.

### EXPENSES RELATING TO YOUR HEALTH BEFORE YOUR TRIP

If you have a *medical condition* that existed before your trip, and the *medical condition* was not *stable* in the 3 months before the insurance started, you might not be covered (12 months if you are age 75 or older). For example, your *medical condition* is not *stable* if you have any new symptoms or if there is any *change in medication or treatment* during this period.

This exclusion may apply to you, for example, if you have:

- ✗ a heart condition,
- ✗ a lung condition, or
- ✗ if you took any medications or received *treatment* for these conditions.

To **check if this exclusion applies to you**, see the sample policy.

Additionally, you aren't covered for expenses relating to your *medical condition* if:

- ✗ you knew or should have known that you would need *treatment* during your trip
- ✗ an assessment or *treatment* for your *medical condition* was planned for your return
- ✗ you were advised by your *physician* not to travel
- ✗ you had symptoms that should have been treated in the 3 months prior to your departure

### EXPENSES INCURRED WITHOUT THE AUTHORIZATION OF THE ASSISTANCE CENTRE

These medical procedures and/or tests are identified by an asterisk (\*) in the list of covered expenses. For example, magnetic resonance imaging (MRI or MRCP).

### COVERAGE IS LIMITED IF YOU AREN'T COVERED BY A GOVERNMENT HEALTH INSURANCE PLAN

If you are not covered under a *government health insurance plan*, we limit our payments to \$25,000. You are responsible for any remaining expenses.

### EXPENSES RELATING TO A BIRTH DEFECT IN YOUR CHILDREN UNDER 2 YEARS OF AGE

For insured *children* under 2 years of *age*, we do not cover expenses for a *medical condition* related to a birth defect.

### EXPENSES NOT RELATED TO URGENT AND NECESSARY MEDICAL CARE

- ✗ if you incur charges for services that aren't medically necessary or that could wait until your return.
- ✗ Expenses not directly related to a *medical emergency*

### EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✗ If you abuse medication, drugs, alcohol, or any other toxic substance

- ✘ If your *injuries* are self-inflicted, unless a *physician* certifies that the *injuries* are related to a mental disorder
- ✘ If you commit or attempt to commit a criminal act
- ✘ If you do not follow a recommended or prescribed therapy or *treatment*

#### **EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT**

For example, hang-gliding, mountain-climbing, diving, motorized speed contests, or athletic competitions. See the sample policy for more information.

#### **EXPENSES RELATED TO YOUR PREGNANCY**

Travel in the final months of your pregnancy and the months following childbirth can be hazardous for both your health and the health of your *child*.

We do not cover the following:

- ✘ Expenses related to the management of pregnancy (prenatal care)
- ✘ Expenses for your *child* born during the trip

We do not cover expenses related to your pregnancy if they are incurred in the 9 weeks before or after the expected date of delivery. For example:

- ✘ If you give birth during your trip
- ✘ If you have a *medical condition* related to your pregnancy or the after-effects of childbirth and the *medical condition* causes you to incur expenses during your trip

#### **EXPENSES RELATED TO MINOR MENTAL OR EMOTIONAL DISORDERS (ANXIETY)**

We cover expenses related to *stable* mental or emotional disorders. However, we do not cover expenses related to a condition where your *treatment* includes only minor tranquilizers or minor anti-anxiety (anxiolytic) medication or no prescribed medication at all.

#### **EXPENSES RESULTING FROM OF AN ACT OF WAR OR AN ACT OF TERRORISM**

We do not cover expenses incurred from an *act of war*. We cover expenses incurred from an *act of terrorism* in limited circumstances. For more information, see the sample policy.

#### **EXPENSES RELATED TO A MEDICAL CONDITION OR DEATH IF THERE IS A RISK OF HARM TO YOU DURING YOUR TRIP**

If you decide to travel to a region, and the Government of Canada issued a warning advising Canadians not to travel to that region before your departure, we do not cover expenses related to a specific or related *medical condition*.

## **STANDBYMD MEDICAL CONCIERGE SERVICES**

StandbyMD provides access to assistance services in the event of a *medical emergency*. These services are available when you contact the Manulife Assistance Centre.

#### **ANYWHERE IN THE WORLD**

- ✓ You have telephone access to a *physician* to assess your symptoms.
- ✓ You have access to a network of *physicians* who make house call visits in 86 countries and over 4,000 cities.

**IN THE UNITED STATES**

- ✓ If you lose or forget your prescription drugs, eyeglasses, or contact lenses, StandbyMD organizes their delivery.
- ✓ If you need an assessment or *treatment*, StandbyMD recommends medical resources.
- ✓ A *physician* ensures co-ordination to an Emergency Room and can “fast track” you through the Emergency Room (where available).

Note: This service is provided by our partner StandbyMD and not by Manulife.

## TRIP INTERRUPTION (PERMANENT OR TEMPORARY)

If you are forced to return to your *departure point* or go directly to your next destination, we pay certain non-refundable charges for the portion of the trip you were unable to make.

To have full coverage, you should select an amount of insurance that covers the total value of the non-refundable portion of your trip.

### Requirements to qualify for this coverage

- ✓ A covered event forces you to interrupt your trip (or forces your *travel companion* to interrupt his/her trip)

### Covered events

Below is a summary of covered events.

Some events may also apply to your *travel companion*. For a full list and more details, see the sample policy.

- ✓ If an event arises in relation to your own health, or the health of a member of your *immediate family* or your *key person*. For example, you have a sudden *medical condition*, or you are quarantined.
- ✓ Pregnancy, complications of pregnancy during the first 31 weeks, or adoption, in certain cases.
- ✓ Death. For example, if you, a member of your *immediate family*, or the person whose guest you will be during your trip should die.
- ✓ If obligations related to your work or studies force your return home. For example, if you should lose your job, or if you must take an exam during your trip.
- ✓ If an event related to your travel documents prevents you from travelling. For example, if you don't receive your travel visa. (You must have submitted your application in time).
- ✓ Cancellation of the event that is the primary reason for your trip (business meeting, music or sporting event)
- ✓ If a natural disaster affects your home, office space or destination accommodation.
- ✓ If a natural disaster, poor weather conditions, or some other event beyond your control brings your means of transportation to a standstill.

### Covered expenses

Below is an overview of covered expenses and applicable limits. For a full list, see the sample policy.

#### EXPENSES THAT ARISE FROM TRIP INTERRUPTION

Any unused portion of your trip that is non-refundable and non-transferable to another travel date	100%
<b>Warning:</b> We don't pay for the return ticket you purchased, but we cover the additional cost of your airfare to return to your <i>departure point</i> .	
Accommodations and other expenses (meals, taxis, phone calls)	\$350/day for a maximum of 2 days
Compensation for your missed activities (ski or golf package).	\$100/day up to a maximum of \$500
Additional cost of your economy class airfare to travel to the next destination on your trip, or to return to your <i>departure point</i>	100%
Additional cost of one-way airfare in the event of an emergency in your <i>immediate family</i> (hospitalization, death) to return to your <i>departure point</i>	100%
Cost of replacing your lost or stolen travel documents (accommodation, transportation, flight change fees)	100%
Difference in price for your accommodations if your <i>travel companion</i> cancels his/her trip and you leave on your own, in certain cases	100%

#### FUNERAL ARRANGEMENT EXPENSES IN CASE OF DEATH WHILE TRAVELLING

Travel expenses for someone to identify your body	Economy class airfare and \$300
Repatriation of your body or ashes	100%
Preparation of your body	\$5,000
Burial or cremation	\$5,000

#### Exclusions for Trip Interruption (Permanent or Temporary)

See Exclusions for Unforeseen Trip-Related Expenses, p. 20.

## UNFORESEEN TRIP-RELATED EXPENSES

This coverage contains several sub-coverages. To have full coverage, you should select an amount of insurance that covers the total value of the non-refundable portion of your trip.

### MISCONNECTION, DELAY OF 6 HOURS OR MORE

If you miss your connection because of a covered event, we cover certain expenses so that you can continue your trip. If you are unable to continue your trip or resume it later, we cover certain non-refundable expenses for the unused portion of your trip.

Additionally, we pay certain extra expenses you must incur if you or your *travel companion* are delayed 6 hours or more when either leaving or returning home.

#### Requirements to qualify for this coverage

- ✓ One of the covered events applies to you
- ✓ When you made your booking, you gave yourself enough connection time based on your *travel supplier's* guidelines
- ✓ Despite the missed connection or delay, you reasonably attempted to continue your trip

#### Covered events

Below is a summary of covered events. Some events may also apply to your *travel companion*. For a full list, see the sample policy.

- ✓ Missed connection due to a delay or schedule change by your *common carrier*.
- ✓ Missed connection due to mistaken identity when clearing customs or security controls.
- ✓ Missed connection because your cruise ship is delayed or re-routed due to a passenger's *medical emergency*
- ✓ Delay of 6 hours or more on your way to your destination or on your way home (or on your *travel companion's* way) because of a delay, schedule change or cancellation by your *common carrier*.
- ✓ Loss of 1/3 of your trip or more because of a delay by your *common carrier* relating to poor weather conditions or a natural disaster
- ✓ Your flight is overbooked, and the airline prevents you from boarding

#### Covered expenses

Below is an overview of covered expenses and applicable limits. For a full list, see the sample policy.

Any unused, non-refundable portion of your trip	\$2,000
Additional cost of your airfare to travel to the next destination on your trip	
<b>Warning:</b> We do not pay for the return ticket that you purchased.	
Compensation if you lose a portion of your trip due to overbooking by your airline	\$1,000
Additional cost of accommodation and other expenses (meals, taxis, phone calls)	\$350/day for a maximum of 2 days

#### Exclusions for Misconnection, Delay of 6 Hours or More

See Exclusions for Unforeseen Trip-Related Expenses.



## DELAYED RETURN

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If you are forced to return home later than planned, we pay certain expenses for transportation, accommodations, meals, and other additional expenses.

### Requirements to qualify for this coverage

- ✓ One of the covered events applies to you
- ✓ The event forces you to return home after the scheduled *return date*.

### Covered events

Below is a summary of covered events. For more information, see the sample policy.

- ✓ You have a *medical emergency* and an attending *physician* at your location recommends that you postpone your return
- ✓ A member of your *immediate family* or your *travel companion* has a *medical emergency* or *dies at your location*
- ✓ Your friend or the person you are staying with at your location is hospitalized due to a *medical emergency* or dies

### Covered expenses

Below is an overview of covered expenses and applicable limits. For a full list, see the sample policy. Important: We cover these expenses only for the period during which you are unable to travel.

Additional expenses (accommodation, meals, taxis, phone calls)	\$350/day up to a maximum of \$3,500
Additional cost of the same class airfare to return to your <i>departure point</i>	\$2,000

### Exclusions for Delayed Return

See Exclusions for Unforeseen Trip-Related Expenses.

## TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

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If your tour operator, airline, ground transport provider, or other *travel supplier* fails to provide you with the *travel services* you purchased, we pay expenses for the unused portion of your trip.

### Requirements to qualify for this coverage

- ✓ The *travel supplier* you purchased your trip from is bankrupt or insolvent
- ✓ Because of bankruptcy or insolvency, the supplier does not provide you with the *travel services* you booked
- ✓ You can't get a refund for the expenses you incurred to book those services. If a compensation fund exists, apply to that fund first.

## Covered expenses

Below is an overview of covered expenses and applicable limits. For a full list, see the sample policy.

Any unused portion of your trip that is non-refundable and non-transferable to another travel date	100%
<b>Warning:</b> We don't pay for the return ticket you purchased, but we cover the additional cost of your airfare to return to your <i>departure point</i> .	
Accommodations and other expenses (meals, taxis, phone calls)	\$200/day for a maximum of 3 days
Additional cost of your economy class airfare to travel to your next destination or to return to your <i>departure point</i>	100%

## Covered maximum: \$3,500 per trip

We pay up to \$3,500 per trip. If two or more people are insured, we pay up to \$7,500 per trip.

## Aggregate compensation limit

Coverage is limited to \$1,000,000 in the event of a default by one supplier. Coverage is limited to \$3,000,000 in the event of default by two or more suppliers. These limits apply to all the claims we receive in any calendar year. If we receive claims greater than this aggregate limit, we reduce the claims so that each can be paid. For more information, see the sample policy.

## Exclusions for Travel Supplier Bankruptcy (Supplier Default)

We do not pay expenses and losses in the event of default by your *travel supplier*:

- ✗ if you can get a refund from another source, such as a provincial compensation fund
- ✗ if you knew or should have known that the supplier was bankrupt or insolvent, or that the supplier had already applied for creditor protection, when you made your booking or purchased your insurance

## CARRIER DELAY — SPECIAL EVENTS

If you are travelling to attend a personal or commercial event and a transportation problem prevents you from arriving on time, we pay expenses to take an alternate route and arrive on time.

## Requirements to qualify for this coverage

You must satisfy all the following requirements:

- ✓ The purpose of travel is to attend a personal or commercial event:
  - Graduation ceremony, wedding, funeral, or other personal event
  - Sporting event, concert, or other commercial event
- ✓ A delay beyond your control prevents you from arriving at the event on time. For example, your flight is cancelled.
- ✓ The event is not postponed in order to wait for you.
- ✓ An alternate route would enable you to arrive on time to attend the event.

### Covered expenses

Below is an overview of covered expenses and applicable limits. For a full list, see the sample policy.

Extra transportation costs that you must incur to arrive at your event on time	100%
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### Exclusions for Carrier Delay — Special Events

See Exclusions for Unforeseen Trip-Related Expenses.

## CANCELLATION OF THE COMMERCIAL EVENT FOR WHICH YOU ARE TRAVELLING

We pay certain expenses if the commercial event for which you are travelling is cancelled by its promoter. For example, a concert or a sports competition.

### Requirements to qualify for this coverage

- ✓ You purchased your ticket for the event before booking your trip.
- ✓ The event is cancelled after your departure.

### Covered expenses

Below is an overview of covered expenses and applicable limits. For a full list, see the sample policy.

Unused, non-refundable portion of your trip if cancelled after your departure	100%
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**Warning:** We don't pay for the return ticket you purchased, but we cover the additional cost of your airfare to return to your *departure point*.

Additional cost of airfare to return to your <i>departure point</i>	\$1,000
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### Exclusions for Carrier Delay — Special Events

See Exclusions for Unforeseen Trip-Related Expenses.

## EXCLUSIONS FOR UNFORESEEN TRIP-RELATED EXPENSES

Below is an overview of the main exclusions that may apply. For a full list of exclusions, see the sample policy.

### EXPENSES RELATING TO YOUR HEALTH BEFORE YOUR TRIP

If you have a *medical condition* that existed before your trip, and the *medical condition* was not *stable* in the 3 months before the insurance started, you might not be covered. For example, your *medical condition* is not *stable* if you have any new symptoms or if there was a *change in medication or treatment* during that period.

This exclusion may apply to you, for example, if you have:

- × a *heart condition*,
- × a *lung condition*, or
- × if you took any medications or received *treatment* for these conditions.

To **check if this exclusion applies to you**, see the sample policy.

You are not covered for expenses relating to your *medical condition* if:

- × you knew or should have known that you would need *treatment* during your trip
- × an assessment or *treatment* for your *medical condition* was planned for your return
- × you were advised by your *physician* not to travel
- × you had symptoms that should have been *treated* in the 3 months before your departure
- × you incur charges for services that aren't medically necessary or that could wait until your return.

### EXPENSES RELATED TO FORESEEN EVENTS

- × If you knew or should have known that you would need *treatment* during your trip

### EXPENSES RELATED TO THE MEDICAL CONDITION OF THE PERSON YOU ARE VISITING

We do not pay expenses related to the *medical condition* or death of a sick person, when the purpose of your trip is to visit the sick person.

### EXPENSES RELATED TO YOUR PREGNANCY

Travel in the final months of your pregnancy and the months following childbirth can be hazardous for both your health and the health of your *child*.

We do not cover the following:

- × Expenses related to the management of pregnancy (prenatal care)
- × Expenses for your *child* born during the trip

We do not cover expenses related to your pregnancy if they are incurred in the 9 weeks before or after the expected date of delivery. For example:

- × If you give birth during your trip
- × If you have a *medical condition* related to your pregnancy or the after-effects of childbirth and the *medical condition* causes you to incur expenses during your trip

#### **EXPENSES RELATED TO CERTAIN BEHAVIOURS**

- ✘ If the *medical emergency* is related to your drug or alcohol use
- ✘ If you commit or attempt to commit a criminal act
- ✘ If your *injuries* are self-inflicted (unless a *physician* certifies that the *injuries* are related to a mental disorder)

#### **EXPENSES RELATED TO MINOR MENTAL OR EMOTIONAL DISORDERS (ANXIETY)**

We cover expenses related to *stable* mental or emotional disorders.

However, we do not cover expenses related to a condition where your *treatment* includes only minor tranquilizers or minor anti-anxiety (anxiolytic) medication or no prescribed medication at all.

#### **EXPENSES RELATED TO A MEDICAL CONDITION OR DEATH IF THERE IS A RISK OF HARM TO YOU DURING YOUR TRIP**

If you decide to travel to a region, and the Government of Canada issued a warning advising Canadians not to travel to that region before your insurance started, we do not cover expenses related to a specific or related *medical condition*.

#### **EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT**

For example, hang-gliding, mountain-climbing, diving, motorized speed contests, or athletic competitions. See the sample policy for more information.

#### **EXPENSES RESULTING FROM OF AN ACT OF WAR OR AN ACT OF TERRORISM**

We do not cover expenses incurred from an *act of war*. We cover expenses incurred from an *act of terrorism* in limited circumstances. For more information, see the sample policy.

## FLIGHT & TRAVEL ACCIDENT

If you lose a limb, if you lose your sight, or if you die because of a flight or travel accident, we pay a lump-sum amount.

### Requirements to qualify for this coverage

- ✓ The accident occurs during your trip.
- ✓ If the accident is a flight accident, you must be a passenger on a plane with a ticket issued in your name

### Covered events

Within 12 months following a flight accident or travel accident:

- ✓ You die,
- ✓ You lose your sight, or
- ✓ One of your limbs is severed above the wrist or ankle joint.

### FLIGHT ACCIDENT COVERAGE CAN APPLY EVEN IF YOU ARE NOT ABOARD A PLANE

This coverage also applies when your accident is related to travel in a plane, in the following instances:

- ✓ If you travel in a vehicle provided by the airline (car, boat) or by the airport authorities (bus, limousine)
- ✓ If you are in an airport for arrival or departure of your flight

### Benefit

If you sustain multiple *injuries* during your trip, we pay only once for the largest amount you are entitled to.

	FLIGHT ACCIDENT	TRAVEL ACCIDENT
Loss of one limb above the wrist or ankle joint, or total loss of sight in one eye	\$50,000	\$25,000
Loss of two limbs above the wrist or ankle joint, or total loss of sight in both eyes, or death	\$100,000	\$50,000

### Exclusions for Flight & Travel Accident

Below is an overview of the main exclusions that may apply. For a full list, see the sample policy.

#### PILOT OR CREW MEMBER OF AN AIRCRAFT

- ✗ If you are not a passenger on a plane in the case of a flight accident. For example, if you are learning to fly or if you are a member of the flight crew.

#### DEATH OR INJURY FROM CAUSES OTHER THAN THE FLIGHT OR TRAVEL ACCIDENT

- ✗ If your *injury* or death is related to an existing *disease* or illness

#### EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✗ If you abuse medication, drugs, alcohol, or any other toxic substance, regardless of

whether your death or accidental *injury* is related directly or indirectly to the abuse

- ✘ If your *injuries* are self-inflicted (unless a *physician* certifies that the *injuries* are related to a mental disorder)
- ✘ If you commit or attempt to commit a criminal act
- ✘ If you do not follow a recommended or prescribed therapy or *treatment*

#### **EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT**

For example, hang-gliding, mountain-climbing, diving, motorized speed contests, or athletic competitions.

See the sample policy for more details on the hazardous sports that are excluded.

#### **EXPENSES RELATED TO MINOR MENTAL OR EMOTIONAL DISORDERS (ANXIETY)**

We cover expenses related to *stable* mental or emotional disorders. However, we do not cover expenses related to a condition where your *treatment* includes only minor tranquilizers or minor anti-anxiety (anxiolytic) medication or no prescribed medication at all.

#### **EXPENSES RESULTING FROM OF AN ACT OF WAR OR AN ACT OF TERRORISM**

We do not cover expenses incurred from an *act of war* or an *act of terrorism*.

#### **EXPENSES RELATED TO A MEDICAL CONDITION OR DEATH IF THERE IS A RISK OF HARM TO YOU DURING YOUR TRIP**

If you decide to travel to a region, and the Government of Canada issued a warning advising Canadians not to travel to that region before the effective date of your insurance, we do not cover expenses related to a specific or related *medical condition*.

# STOLEN, LOST, DAMAGED OR DELAYED BAGGAGE AND PROPERTY

## BAGGAGE INSURANCE

If your baggage is stolen, lost, damaged or delayed, we pay for certain expenses.

### Requirements to qualify for this coverage

- ✓ The stolen, lost, damaged or delayed baggage is yours
- ✓ You use it during your trip
- ✓ If lost or stolen, you file a report with the police and obtained a police report

### ALWAYS FILE A REPORT WITH THE POLICE IN THE EVENT OF THEFT OR LOSS

If you can't contact the police, ask for proof in writing from the hotel manager, traffic carrier, or tour guide.



**Warning:** If you don't report the baggage theft or loss to the authorities, we might not be able to issue a payment to you.

### Covered maximum: \$2,000

We pay you up to a maximum of \$2,000.

### Covered expenses

Below is an overview of covered expenses and applicable limits. For a full list, see the sample policy.

#### COST OF REPLACING YOUR ID OR TRAVEL DOCUMENTS

Expenses to replace your ID or travel documents	100%
Travel and accommodation expenses incurred while waiting to receive the replacement documents	\$200

#### COST OF REPLACING YOUR PERSONAL EFFECTS

Expenses for any lost item or a set of lost items	\$300 per set of items Up to \$1,500 per trip
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#### EXPENSES INCURRED IF YOUR BAGGAGE IS DELAYED AT LEAST 10 HOURS

Expenses to purchase toiletries and necessary clothing	\$500
Expenses to rent ski or golf equipment if your own personal equipment is delayed	\$100/day, to a maximum of \$500

N.B.: We pay these expenses only if the delay takes place before you return to your *departure point*.



## Exclusions for Baggage Insurance

Below is an overview of the main exclusions that may apply. For a full list, see the sample policy.

### EVENTS AND ITEMS NOT COVERED

- ✘ Loss or damage from wear and tear, defect, or any reason other than loss or theft
- ✘ Loss of or damage to items that are not covered, such as fragile items, precious objects, or animals. For a full list of items that are not covered, see the sample policy.
- ✘ Event related to an *act of war* or an *act of terrorism*

### EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✘ Loss or damage caused by your own imprudence or omission. For example, if you leave your baggage unattended.

## 6. COST OF INSURANCE

The cost of insurance is in your *Confirmation*.

## 7. HOW TO MAKE A CLAIM

Your claim is processed by our partner, Active Care Management (ACM).

You can use the TravelAid™ mobile app to make a claim. You can also write to us at the following address:

Manulife Global Travel Insurance c/o Active Care Management  
P.O. Box 1237, Station A  
Windsor, ON N9A 6P8

### 90 DAYS TO MAKE YOUR CLAIM

You must send us your claim within 90 days of an event.

We can accept claims up to 12 months after the event if you aren't able to submit your claim sooner. For example, if you are in a coma and no one can make the claim for you.

#### Supporting receipts and documents



##### CLAIM FORM

To obtain a form, contact the Assistance Centre, download the TravelAid™ mobile app, or go online to Active Care Management (ACM) assistance services.



##### PROOF OF EVENT

For example, your medical records or a medical certificate, or a police report



##### ORIGINAL BILLS AND RECEIPTS

For example, your transportation tickets or accommodation receipts, or receipts for medical expenses

#### We pay within 30 days if your claim is approved

We notify you of our decision within 30 days after receiving your claim and all supporting documents. If we decline your claim, we explain our reasons to you in writing.

## YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION

### 1. You can ask us to reconsider your claim

We will reconsider your claim if you provide us with additional arguments, information, or documentation. You can contact Customer Service, then Customer Service management and, if you are still not satisfied, the Manulife Ombuds Office. For more information:

[www.manulife.ca/for-you/contact-us/feedback-or-complaint.html](http://www.manulife.ca/for-you/contact-us/feedback-or-complaint.html)

### 2. You can contact the OmbudService for Life & Health Insurance

The OmbudService for Life & Health Insurance is an independent organization that helps people who want to file a complaint about their insurance coverage. For more information: [www.olhi.ca](http://www.olhi.ca)

### 3. You can contact the Autorité des marchés financiers

The Autorité des marchés financiers reviews your file and can help us find a solution together, such as offering dispute resolution services. For more information: [lautorite.qc.ca/en/general-public/assistance-complaints-and-compensation/](http://lautorite.qc.ca/en/general-public/assistance-complaints-and-compensation/)

### 4. You can appeal our decision in court

If you decide to appeal our decision in court, you need to appeal within the 3-year time frame prescribed by the Civil Code (limitation period). We recommend that you seek legal advice for information on your rights and the appeal process.

## 8. YOUR RIGHT TO TERMINATE INSURANCE

### **Within 10 days after purchasing your insurance: full refund**

We refund you the insurance premium in full if you meet the following conditions:

- ✓ You cancel your insurance no later than 10 days after signing the *Application for insurance*
- ✓ You cancel your insurance before the *departure date* shown in your *Confirmation*
- ✓ You do not have any claims in progress

### **YOU MUST CANCEL YOUR INSURANCE IN WRITING WITH YOUR TRAVEL AGENCY**

You can use the *Notice of cancellation of an insurance contract* at the end of this guide (Appendix I).

Note that your travel booking, and any other contract entered with your travel agent will remain in effect. You may lose certain discounts or benefits that you were entitled to because you purchased this insurance.

### **If you come back sooner than planned: partial refund**

We will refund you the insurance premium for unused days, provided you meet the following conditions:

- ✓ You do not have any claims in progress
- ✓ You did not experience any event that may be the subject of a claim
- ✓ If you have left on a trip, you provided proof of your actual return date

### **YOU MUST APPLY TO YOUR TRAVEL AGENCY IN WRITING FOR YOUR REFUND**

You can use the *Notice of cancellation of an insurance contract* included at the end of this guide (Appendix I).

### **No refund in other cases**

You can terminate your policy at any time, but you will not be entitled to a refund in other cases.

## 9. SIMILAR INSURANCE PRODUCTS AVAILABLE ON THE MARKET

Manulife offers a comprehensive range of travel insurance coverages. Keep in mind, though, that other travel insurance products are available on the market.

Other products may contain benefits like coverage from Manulife. Remember to check if you already have some of these coverages.

## 10. CONTACT US

Manulife  
Affinity Markets  
250 Bloor Street East  
Toronto, ON M4W 1E5

Telephone: 1-800-387-5633  
Fax: 1-800-510-3362  
Email: [am\\_service@manulife.com](mailto:am_service@manulife.com)  
<http://manulife.ca>

## 11. CONTACT THE AUTORITÉ DES MARCHÉS FINANCIERS

The Autorité des marchés financiers can provide you with information about your insurer's or your insurance distributor's obligations. To contact the Autorité des marchés financiers:

Autorité des marchés financiers  
Place de la Cité, Cominar Tower  
2640, boulevard Laurier, Suite 400  
Quebec City, QC G1V 5C1

Quebec City: 418-525-0337  
Montreal: 514-395-0337  
Elsewhere in Quebec: 1-877-525-0337  
Fax: 418-525-9512  
<https://lautorite.qc.ca>

## 13. DEFINITIONS

### Act(s) of terrorism

Any activity that involves a threat to use or the actual use of violence or any dangerous or threatening act, or the use of force. Such act is directed against the general public, governments, organizations, properties or infrastructures, or electronic systems.

The intention of such activity is to:

- instill fear in the general public;
- disrupt the economy;
- intimidate, coerce or overthrow a sitting government or occupying power; and/or
- promote political, social, religious or economic objectives.

### Act of war

Hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

### Change in medication

Means the medication dosage, frequency or type has been reduced, increased or stopped, and/or new medication(s) has/have been prescribed.

Please note that the following are not considered a *change in medication*:

- the routine adjustment of Coumadin, warfarin or insulin (if they are not newly prescribed or stopped) to test your blood levels;
- a change from a brand name medication to a generic brand medication of the same dosage.

### Children, grandchildren

Your unmarried, dependent son or daughter or your grandchild(ren) travelling with you or joining you during your trip and who is either:

- under the age of 21, or
- under the age of 26 and a full-time student, or
- your *child* of any age who is mentally or physically disabled.

**WARNING:** For Emergency Medical Insurance, a *child* must also be older than 30 days of age.

### Common carrier

A conveyance (such as a bus, taxi, train, boat, airplane) which is licensed, intended and used to transport paying passengers.

### Confirmation

Your *Confirmation* refers to several documents:

- the application,
- any other documents confirming your insurance coverage once you have paid the required premium,
- where applicable, the medical questionnaire, and
- your travel arrangements, including tickets and receipts issued by a *travel supplier* or for accommodation.

### Departure date

The date you leave for your trip.

### Departure point

The place you leave from for your trip and are going to return to.

## Grandchildren

See *Children*.

## Heart condition

Any disorder relating to your heart. Heart conditions include but are not limited to the following:

- An abnormal cardiac test result
- Atrial fibrillation
- Chest pain or discomfort due to the heart, or angina
- Heart failure, or heart attack, or myocardial infarction, or cardiac arrest
- Heart murmur (Does not include a murmur that existed as a child if the physician has advised that there is no murmur as an adult.)
- Narrowing or blockage of a coronary artery, or coronary artery disease
- Prior heart surgery of any kind, including but not limited to angioplasty, bypass surgery, valvuloplasty, valve replacement, heart ablation surgery, heart transplantation or surgery for any congenital heart disorder
- Any heart valve disorder, or any rapid, or slow, or irregular heartbeats or heart rates for which a *physician* has prescribed medication, or for which there has been surgery or cardioversion
- Treatment with a pacemaker or a cardiac defibrillator device
- Water on the lungs or swelling of the ankles due to a heart disorder

## Hospitalization (Hospital)

Admission to a licensed *facility* where in-patients receive medical care and diagnostic and surgical services under the supervision of a staff of *physicians* with 24-hour care by registered nurses.

**WARNING:** *Hospital* does not include a clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, home for the aged or health spa.

## Immediate family

*Spouse*, parent, legal guardian, step-parent, grandparent, step-grandparent, *grandchild*, *in-law*, natural or adopted *child*, *step-child*, brother, sister, step-brother, step-sister, aunt, uncle, niece or nephew.

## Injury

Sudden bodily harm that is caused by external and purely accidental means, and independent of *sickness* or disease.

## Key person

Someone:

- to whom a dependent's full-time care is entrusted and who cannot reasonably be replaced, OR
- a business partner, OR
- an employee who is critical to the ongoing affairs of your business, during the trip.

## Medical condition

- *Sickness*
- *Injury*, disease or symptom
- Complication of pregnancy within the first 31 weeks of pregnancy.

## Medical emergency

A sudden and unforeseen *sickness* or *injury* that requires immediate medical attention.

**WARNING:** A *medical emergency* no longer exists when the Assistance Centre determines that the person can return to his or her province, territory of residence or country of permanent residence, or continue with the trip.

## Physician

A medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority.

**WARNING:** A *physician* must be a person other than you, a *travel companion* or a member of your immediate *family*.

### Province

Your province or territory of residence.

### Sickness

Illness, disease, disorder, or any related symptom

### Spouse

Someone to whom one is legally married, or with whom one has been residing and publicly represented as a *spouse*.

### Stable

A *medical condition* where all the following apply:

- there has not been any new symptom(s); and
- existing symptom(s) have not become more frequent or severe; and
- a *physician* has not determined that the *medical condition* has become worse; and
- no test findings have shown that the *medical condition* may be getting worse; and
- a *physician* has not provided, prescribed, or recommended any new medication, any *change in medication*; and
- a *physician* has not provided, prescribed or recommended any new *treatment* or any change in treatment; and
- there has been no admission to a *hospital* or specialty clinic; and
- a *physician* has not advised a visit to a specialist or to have further testing, and there has been no testing for which the results have not yet been received.

### Travel companion

Someone who shares trip arrangements with you on any one trip.

**WARNING:** A maximum of 5 people, including you, may be considered *travel companions* on any one trip.

### Travel supplier

A tour operator, travel wholesaler, airline, cruise line, ground transport provider, travel accommodation provider, or provider of other services to you that is:

- contracted to provide *travel services* to you, AND
- licensed, registered or otherwise legally authorized in location of the *travel supplier* to operate and provide *travel services* as shown on your *Confirmation*.

### Travel services

Transportation, sleeping accommodation, or other service provided or arranged by a *travel supplier* for your use.

**WARNING:** *Travel services* do not include taxes or insurance.

### Treatment

*Hospitalization*, prescribed medication (including medication prescribed "as needed"), medical, therapeutic, diagnostic or surgical procedure prescribed, performed or recommended by a licensed medical practitioner.

**WARNING:** Any reference to testing, tests, test results, or investigations excludes genetic tests. "Genetic test" means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of *disease* or vertical transmission risks, or monitoring, diagnosis or prognosis.



**Vehicle**

Includes any private or rental passenger automobile, boat, mobile home, camper truck, or trailer home you use during your trip exclusively for the transportation of passengers (other than for hire).

# APPENDIX 1: NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT (TO TERMINATE THE INSURANCE)

## THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS

- The Act allows you to cancel an insurance contract you have just signed when signing another contract, without penalty, within 10 days of its signature. To do so, you must give the insurer notice by registered mail within that delay. You may use the attached model for this purpose.  
Despite the cancellation of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.
- After the expiry of the 10-day delay, you may cancel the insurance at any time; however, penalties may apply.

For more information, contact the Autorité des marchés financiers at: 418-525-0337 (Quebec City), 514-395-0337 (Montreal), or 1-877-525-0337 (toll-free).

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### NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT \*

You should send this notice by registered mail.

**To** Manulife  
Affinity Markets  
250 Bloor Street East  
Toronto, ON M4W 1E5

Name and address of Insurer or Insurers

**Date** \_\_\_\_\_ Date notice sent

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby cancel:

**Insurance Contract No.** \_\_\_\_\_ Contract number, if indicated  
**Entered into on** \_\_\_\_\_ Date of signature of contract  
**At** \_\_\_\_\_ Place of signature of contract  
**Name of client** \_\_\_\_\_  
**Signature** \_\_\_\_\_

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\* Notice given by distributor, s. 440 of the *Act respecting the distribution of financial products and services* Sections 439 to 443 of the Act appear in this notice and have been reproduced on the following page.

## Sections of the Act respecting the distribution of financial products and services

**439.** A distributor may not subordinate the making of a contract to the making of an insurance contract with the insurer specified by the distributor.

The distributor may not exercise undue pressure on the client or use fraudulent tactics to induce the client to purchase a financial product or service.

**440.** A distributor that, at the time a contract is made, causes the client to make an insurance contract must give the client a notice, drafted in the manner prescribed by regulation of the Authority, stating that the client may rescind the insurance contract within 10 days of signing it.

**441.** A client may rescind an insurance contract made at the same time as another contract, within 10 days of signing it, by sending notice by registered or certified mail.

Where such an insurance contract is rescinded, the first contract retains all its effect.

**442.** No contract may contain provisions allowing its amendment in the event of rescission or cancellation by the client of an insurance contract made at the same time.

However, a contract may provide that the rescission or cancellation of the insurance contract will entail for the remainder of the term, the loss of the favourable conditions extended because more than one contract was made at the same time.

**443.** A distributor that offers financing for the purchase of goods or services and that requires the debtor to subscribe for insurance to guarantee the reimbursement of the loan must give the debtor a notice, drawn up in the manner prescribed by regulation of the Authority, stating that the debtor may subscribe for insurance with the insurer and representative of the debtor's choice provided that the insurance is considered satisfactory by the creditor, who may not refuse it without reasonable grounds. The distributor may not subordinate the making of the contract of credit to the making of an insurance contract with the insurer specified by the distributor.

No contract of credit may stipulate that it is made subject to the condition that the insurance contract subscribed with such an insurer remain in force until the expiry of the term, or subject to the condition that the expiry of such an insurance contract will entail forfeiture of term or the reduction of the debtor's rights.

The rights of the debtor under the contract of credit shall not be forfeited when the debtor rescinds, cancels or withdraws from the insurance contract, provided that the debtor has subscribed for insurance with another insurer that is considered satisfactory by the creditor, who may not refuse it without reasonable grounds.